

Fill in this information to identify the case:

Debtor 1 Sheila D. King

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 15-01715

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of the Igloo Series II Trust

Court claim no. (if known): 6-1

Last 4 digits of any number you use to
identify the debtor's account: 5 1 9 5

Date of payment change:
Must be at least 21 days after date of this notice 05/15/2019

New total payment: \$ 535.53
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 53.40New escrow payment: \$ 28.86**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Sheila D. King
First Name Middle Name Last Name

Case number (if known) 15-01715

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile
Signature

Date 03/27/2019

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street

Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: March 22, 2019

WINDAL KING
 SHEILA D KING
 1120 GAIL CIR
 DYERSBURG TN 38024

Loan: XXXXXXXXXX

Property Address:
 1120 GAIL CIRCLE
 DYERSBURG, TN 38024

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from May 2018 to Apr 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective May 15, 2019:
Principal & Interest Pmt:	506.67	506.67
Escrow Payment:	53.40	28.86
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$560.07	\$535.53

Escrow Balance Calculation	
Due Date:	Mar 15, 2019
Escrow Balance:	395.57
Anticipated Pmts to Escrow:	106.80
Anticipated Pmts from Escrow (-):	57.72
Anticipated Escrow Balance:	\$444.65

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(417.59)
May 2018	25.94	57.00	25.94		* Forced Place Insur	0.00	(360.59)
May 2018				25.71	* Escrow Disbursement	0.00	(386.30)
Jun 2018	25.94	57.00	25.94		* Forced Place Insur	0.00	(329.30)
Jun 2018		87.40			* Escrow Only Payment	0.00	(241.90)
Jun 2018				25.59	* Escrow Disbursement	0.00	(267.49)
Jul 2018	25.94	160.20	25.94		* Forced Place Insur	0.00	(107.29)
Jul 2018		356.62			* Escrow Only Payment	0.00	249.33
Jul 2018				25.47	* Escrow Disbursement	0.00	223.86
Aug 2018	25.94	53.40	25.94		* Forced Place Insur	0.00	277.26
Aug 2018				25.11	* Escrow Disbursement	0.00	252.15
Sep 2018	25.94	53.40	25.94		* Forced Place Insur	0.00	305.55
Sep 2018				24.98	* Escrow Disbursement	0.00	280.57
Oct 2018	25.94	53.40	25.94		* Forced Place Insur	0.00	333.97
Oct 2018				24.86	* Escrow Disbursement	0.00	309.11
Nov 2018	25.94		25.94		* Forced Place Insur	0.00	309.11
Nov 2018				24.73	* Escrow Disbursement	0.00	284.38
Dec 2018	25.94	106.80	25.94		* Forced Place Insur	0.00	391.18
Dec 2018				24.73	* Escrow Disbursement	0.00	366.45
Jan 2019	25.94	53.40	25.94		* Forced Place Insur	0.00	419.85
Jan 2019				24.48	* Escrow Disbursement	0.00	395.37
Feb 2019	25.94	53.40	25.94		* Forced Place Insur	0.00	448.77
Feb 2019				24.34	* Escrow Disbursement	0.00	424.43
Mar 2019	25.94		25.94		* Forced Place Insur	0.00	424.43
Mar 2019				28.86	* Escrow Disbursement	0.00	395.57

Case 15-10715		Doc 83		Filed 03/27/19		Entered 03/27/19 15:15:29		Desc Main	
Apr 2019	25.94								
				Document		Page 4 of 7			
						* Forced Place Insur	0.00		395.57
						Anticipated Transactions	0.00		395.57
Mar 2019	53.40			28.86		Forced Place Insur			420.11
Apr 2019	53.40			28.86		Forced Place Insur			444.65
	<u>\$311.28</u>	<u>\$1,198.82</u>		<u>\$311.28</u>					
				\$336.58					

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$311.28. Under Federal law, your lowest monthly balance should not have exceeded \$51.88 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

Analysis Date: March 22, 2019

WINDAL KING

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	444.65	0.00
May 2019	28.86	28.86	Forced Place Insur	444.65	0.00
Jun 2019	28.86	28.86	Forced Place Insur	444.65	0.00
Jul 2019	28.86	28.86	Forced Place Insur	444.65	0.00
Aug 2019	28.86	28.86	Forced Place Insur	444.65	0.00
Sep 2019	28.86	28.86	Forced Place Insur	444.65	0.00
Oct 2019	28.86	28.86	Forced Place Insur	444.65	0.00
Nov 2019	28.86	28.86	Forced Place Insur	444.65	0.00
Dec 2019	28.86	28.86	Forced Place Insur	444.65	0.00
Jan 2020	28.86	28.86	Forced Place Insur	444.65	0.00
Feb 2020	28.86	28.86	Forced Place Insur	444.65	0.00
Mar 2020	28.86	28.86	Forced Place Insur	444.65	0.00
Apr 2020	28.86	28.86	Forced Place Insur	444.65	0.00
	<u>\$346.32</u>	<u>\$346.32</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$0.00. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$57.72 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$444.65. Your starting balance (escrow balance required) according to this analysis should be \$0.00. This means you have a surplus of \$444.65.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be \$346.32. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation		Document	Page 6 of 7
Unadjusted Escrow Payment	28.86		
Surplus Amount:	0.00		
Shortage Amount:	0.00		
Rounding Adjustment Amount:	0.00		
Escrow Payment:	\$28.86		

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
JACKSON DIVISION**

In Re: Case No. 15-10715
Sheila D. King Chapter 13
Debtor. Judge Jimmy L. Croom

CERTIFICATE OF SERVICE

I certify that on March 27, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Ken Walker, Debtor's Counsel
ecf@walkerlawtn.com

Timothy H. Ivy, Chapter 13 Trustee
ecf_summ@ch13jax.com

Office of the United States Trustee
ustpreion08.me.ecf@usdoj.gov

I further certify that on March 27, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Sheila D. King, Debtor
1120 Gail Circle
Dyersburg, TN 38024

Dated: March 27, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com